

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Brown et al.**

Serial No.: **10/046,997**

Filed: **January 16, 2002**

For: **Credit Authorization Method and Apparatus**

§ Group Art Unit: **3693**

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§ Examiner: **Bartley, Kenneth**

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§ Confirmation No.: **6351**

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§ Attorney Docket No.: **AUS920010746US1**

35525

PATENT TRADEMARK OFFICE
CUSTOMER NUMBER

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Sir:

A fee of \$810.00 is required for filing a Request for Continued Examination. Please charge this fee to IBM Corporation Deposit Account No. 09-0447. No additional fees are believed to be necessary. If, however, any additional fees are required, I authorize the Commissioner to charge these fees to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is necessary, I authorize the Commissioner to charge the necessary extension fees to IBM Corporation Deposit Account No. 09-0447.

In response to the Final Office Action of January 30, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.